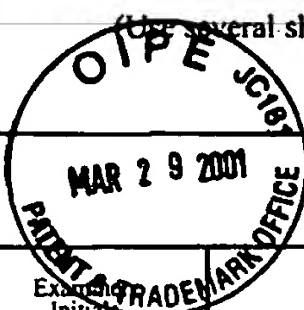

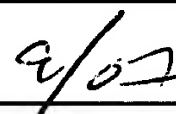


<b>APPLICANT'S ART CITATION</b> (Use several sheets if necessary)								Application <b>09/602,498</b>				OFGS File No. <b>P/3879-9</b>			
								Applicant <b>HOWORKA et al.</b>							
								Filing Date <b>6/23/00</b>				Group Art Unit <b>--</b>			
<b>U.S. PATENT DOCUMENTS</b>															
Initials <div style="border: 1px solid black; border-radius: 50%; padding: 5px; display: inline-block; transform: rotate(-45deg);">             PIPE              MAR 29 2001              PATENT &amp; TRADEMARK OFFICE           </div>	Document Number							Date	Name	Class	Sub-class	Filing Date If Appropriate			
<div style="font-size: 2em; transform: rotate(-45deg);">12</div>	4	3	8	8	4	8	9	6/1983	WIGAN et al.						
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	5	2	6	7	1	4	8	11/1993	KOSAKA et al.						
	5	8	6	4	8	2	7	1/1999	WILSON						
	5	8	9	0	1	4	0	3/1999	CLARK et al.						
	5	9	1	5	2	0	9	6/1999	LAWRENCE						
	5	8	0	9	4	8	3	9/1998	BROKA et al.						
	5	7	1	0	8	8	9	1/1998	CLARK et al.						
	5	8	7	0	5	4	4	2/1999	CURTIS						
	5	8	1	5	6	6	5	9/1998	TEPER et al.						
	5	5	5	7	7	8	0	9/1996	EDWARDS et al.						
	5	9	0	9	5	4	5	6/1999	FRESE, II et al.						
	4	5	2	5	7	7	9	6/1985	DAVIDS et al.						
	4	5	5	5	7	8	1	11/1985	BALDRY et al.						
	5	0	3	4	9	1	6	7/1991	ORDISH						
	5	1	9	5	0	3	1	3/1993	ORDISH						
	3	8	2	3	3	8	7	7/1974	McCLELLAN						
	4	5	5	4	4	1	8	11/1985	TOY						
	4	5	9	8	3	6	7	7/1986	DeFRANCESCO et al.						
Examiner								Date Considered <b>9/1/99</b>							
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APPLICANT'S ART CITATION <small>(Use several sheets if necessary)</small>								Application 09/602,498				OFGS File No. P/3879-9			
								Applicant HOWORKA et al.							
								Filing Date 6/23/00				Group Art Unit --			
U.S. PATENT DOCUMENTS															
Examiner Initials	Document Number								Date	Name	Glass	Sub- class	Filing Date If Appropriate		
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	4	8	1	5	0	3	0	3/1989	CROSS et al.						
	5	2	3	6	0	4	8	7/1993	MOY						
	5	9	6	6	5	3	1	10/1999	SKEEN et al.						
	5	9	2	4	6	8	2	7/1999	SILVERMAN et al.						
	5	7	2	7	1	6	5	3/1998	ORDISH et al.						
	5	0	7	7	6	6	5	12/1991	SILVERMAN et al.						
	5	6	1	5	2	6	9	3/1997	MICALI						
	5	9	0	5	9	7	4	5/1999	FRASER et al.						
	5	5	0	8	9	1	3	4/1996	YAMAMOTO et al.						
	5	9	2	4	0	8	3	7/1999	SILVERMAN et al.						
	5	9	0	5	2	4	8	5/1999	RUSSELL et al.						
	5	7	8	7	4	0	2	7/1998	POTTER et al.						
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	5	2	5	7	3	6	9	10/1993	SKEEN et al.						
5	2	8	7	7	8	7	2/1994	SATOSHI							
5	2	7	0	0	2	2	12/1993	HIGGINS							
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APPLICANT'S ART CITATION (Additional sheets if necessary)		Application <b>09/602,498</b>				OFGS File No. <b>P/3879-9</b>			
		Applicant <b>HOWORKA et al.</b>							
		Filing Date <b>6/23/00</b>				Group Art Unit <b>---</b>			

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FOREIGN PATENT DOCUMENTS													
	Document Number							Date	Country	Class	Sub-class	Translation	
												Yes	No
	0	9	0	7	1	3	4	4/1999	EUROPE (in German)			Abst	
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	93/	1	5	4	6	7		8/1993	WO/PCT (in English)			n/a	
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	2	5	4	3	3	2	7	9/1984	FRANCE (in French)			Abst	
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	99/	5	0	7	7	1		10/1999	WO/PCT (in English)			n/a	

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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)													

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## APPLICANT'S ART CITATION

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Application 09/602,498

OFGS File No. P/3879-9

Applicant HOWORKA et al.

Filing Date 6/23/00

Group Art Unit --

## FOREIGN PATENT DOCUMENTS

	Document Number						Date	Country	Class	Sub-class	Translation	
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94/	1	5	2	9	4		7/1994	WO/PCT (in English)			n/a	

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Document Number								Date	Country	Class	Sub-class	Translation	
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	92/	0	7	3	2	4		4/1992	WO/PCT (in English)			n/a	
	97/	2	2	0	7	2		6/1997	WO/PCT (in English)			n/a	
	98/	2	6	3	4	4		6/1998	WO/PCT (in English)			n/a	
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98/	2	1	6	6	7		5/1998	WO/PCT (in English)			n/a		

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)		
		Mini Computer forum, Conference Proceedings, 1975.
		Wall Street Computer Review, 1998.
		Computers in the City, Conference Proceedings, 1988.
		Banking Technology, 1988, Vol. 5, No. 5.

Examiner	Date Considered
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